United States Bankruptcy Court District of Nebraska

	John Alfred Goynes
re	Ella Mae Goynes

In

Case No. PM 4: On Chapter

BK01-82779

13

UNITED STATES BANKRUPTCY CLERK FOR THE DISTRICT OF INTERNASKA CHAPTER 13 PLAN -

Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtors, through employer deduction from Ella Mae Goynes's employer, Hallmark Care shall pay to the trustee from Ella Mae Govnes' earnings the sum of \$575.00 per month for 53 months.

Total of plan payments: \$30,475.00

- Plan Length: This plan is estimated to be for 53 months.
- Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
 - Secured creditors shall retain their mortgage, lien or security interest in collateral until the amount of their allowed secured claims have been fully paid or until the Debtor has been discharged. Upon payment of the amount allowed by the Court as a secured claim in the Plan, the secured creditors included in the Plan shall be deemed to have their full claims satisfied and shall terminate any mortgage, lien or security interest on the Debtor's property which was in existence at the time of the filing of the Plan, or the Court may order termination of such mortgage, lien or security interest.
 - Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
- From the payments received under the plan, the trustee shall make disbursements as follows:
 - Administrative Expenses

(1) Trustee's Fee: 10.00%

(2) Attorney's Fee (unpaid portion): \$1,800.00 to be paid through plan

(3) Filing Fee (unpaid portion): NONE

Priority Claims under 11 U.S.C. § 507

Name Internal Revenue Service 13 amount of priority claim filed or such amount as shall be approved

Amount of Claim 1,992.59

Interest Rate (If specified)

0.00%

Nebraska Department of Revenue

in such amount as shall be approved

- Secured Claims
 - (1) Secured Debts Which Will Not Extend Beyond the Length of the Plan

Douglas County Treasurer

Proposed Amount of Allowed Secured Claim

Monthly Payment (If fixed) Interest Rate (If specified)

Honda Finance

1,800.00 15.500.00

Prorata Prorata

14.00% 9.00%

(2) Secured Debts Which Will Extend Beyond the Length of the Plan

d.	Unsecured	Claims
u.	Chisconica	

- (1) General Nonpriority Unsecured: Other unsecured debts shall be paid pro rata.
- The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor Wells Fargo Bank Amount of Default to be Cured Interest Rate (If specified)

728.20

10.00%

The Debtor shall make regular payments directly to the following creditors:

Name

Amount of Claim

Monthly Payment

Interest Rate (If specified)

Wells Fargo Bank

15.000.00

346.00

0.00%

The employer on whom the Court will be requested to order payment withheld from earnings is: Spouse's Employer: Hallmark Care

\$575.00 to be deducted Monthly and remitted to the Trustee.

The following executory contracts of the debtor are rejected:

Other Party

-NONE-

Description of Contract or Lease

Property to Be Surrendered to Secured Creditor

Name -NONE- Amount of Claim

Description of Property

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name

-NONE-

Amount of Claim

Description of Property

- 11. Title to the Debtor's property shall revest in debtor on confirmation of a plan.
- 12. As used herein, the term "Debtor" shall include both debtors in a joint case.
- 13. Other Provisions:

Signature

John Alfred Goynes

Debtor

Date $\frac{9/10/02}{}$

Signature

Ella Mae Goynes

Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MEBRASKA

IN THE MATTER OF:	02 SEP CASE NOO BK02-82439
ELIJAH DRUMMOND and CRYSTAL DRUMMOND,	UNITED STATES BANKRUPTCY CLERK FOR THE DISTRICT OF NEBRASKA) OMAHA CHAPTER 13
Debtors.)

NOTICE SETTING RESISTANCE DEADLINE

PURSUANT to Neb. R. Bankr. P. 9014, You are notified as follows:

- 1.) The Debtors have filed a Chapter 13 Plan.
- 2.) The last day to file a resistance to the Chapter 13 Plan is **September 18, 2002** The resistance must be served on the Debtors' attorney, Leslie A. Christensen.
- 3.) If the resistance period expires without the filing of any resistance, and declaration, the Court will consider entering an Order granting the relief sought without further notice of hearing.

DATED: <u>9-9-02</u>

ELIJAH DRUMMOND and CRYSTAL R. DRUMMOND, Debtors

Leslie A. Christensen, #21702 300 South 19 Street Suite 202

Omaha, Nebraska 68102

(402) 342-5881

ATTORNEY FOR DEBTORS

IN THE UNITED T OF NEBRASKA

IN THE MATTER OF:

UNITED STATES BANKRUPTCY CLERK
FOR THE DISTRICT OF NEBRASKA

ELIJAH DRUMMOND and

OMARIA

CRYSTAL DRUMMOND,

CHAPTER 13

Debtors.

PROOF OF SERVICE

COMES NOW the Debtors' attorney, Leslie A. Christensen, and hereby certifies that a true and correct copy of the Notice of Resistance Deadline to Chapter 13 Plan was sent by regular U.S. mail, postage prepaid, to Ms. Kathleen Laughlin, Chapter 13 Trustee, 13930 Gold Circle, Suite 201, P.O. Box 37544, Omaha, Nebraska 68134 and all creditors listed on the matrix and any amended matrix filed herein on this 9th day of September, 2002.

> ELIJAH DRUMMOND and CRYSTAL R. DRUMMOND, Debtors

Leslie A. Christensen, #21702

300 South 19 Street Suite 202

Omaha, Nebraska 68102

(402) 342-5881

ATTORNEY FOR DEBTORS